

Biblical Personal Finance

CHAPTER 1 DEVOTIONAL

AS YOU BEGIN

Start by praying and asking that you will receive God's Word as you reflect on His truth. Then, read the following scriptures and the included devotional before answering the journal questions. You may want to discuss your answers with a trusted adult.

READ

Matthew 25, Proverbs 3:9

Managing your personal finances sounds very practical—and it is. But God knows that how you control your money impacts your spiritual walk with Him, as well as your income.

Matthew 25 gives us some very practical instructions on how to serve God and love people. Jesus explains the significance of setting our eyes on the things of God and how necessary serving others is to our purpose and identity. It's here where He drops a very big idea about what it looks like to honor God with your life—*stewardship*. A simple definition of stewardship is taking care of something that belongs to someone else. And by taking good care of that thing, you're serving the one who owns it.

When God made man and woman (Genesis 2), He gave them authority over the earth to tend to and take care of it. But He didn't make them the owner of it—and there's a big difference between being an owner and being a steward. God made you and everyone else stewards of the earth so that we'd take care of it for Him.

But God doesn't just want us to be stewards of the things He gives to us—he wants us to be *good* stewards. Think of it this way: Say you borrow a friend's car, but you return it dented, scratched up and missing its bumper. Were you a good steward of that car? Absolutely not! It was your responsibility to take care of it even though it didn't belong to you. But you didn't live up to that responsibility.

In the parable of the talents, the Master (God) gives talents to His servants (you) to take care of until He returns. These talents are used like money in the parable, but it's not just about money. You can be a steward of anything you're responsible for—your room, phone, car, clothes, family, friends, job, and school. Every good thing you have was given to you by God, and that makes you a steward of those things.

But if you're being irresponsible with those things, you're not being a good steward of the things God has given you. And money is a great way to show what good (and

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bad) stewardship looks like. Your finances are a blessing from God, and the money God entrusts you with helps you live a life that serves Him. So, when someone doesn't save and spends all their money or goes into debt, they're not honoring what God gave them.

There are millions of people who think if you work for something, it belongs to you. But it actually belongs to the Creator of the universe. You owe everything you have to God—because He has given you everything you have.

But the parable goes one step further. It's one thing to borrow your friend's car and return it in the exact same condition. It's another thing to wash, wax, detail, and return the car better than it was before. The Master honored the servants who used their talents to multiply the money He gave them. And

He cursed the servant who only returned the amount he was originally given. Why? Because God wants *multiplication*. At the end of your life, God wants to see that you used your time and resources to multiply what He gave you. Did you serve your family and friends by showing them the love of Christ? That's multiplication. Were you responsible with the things you had, and did you use them to help others? That's multiplication. Did you manage your money so you could be generous and give to those in need? That's multiplication.

Stewardship and multiplication go hand in hand. So, while taking control of your finances is practical, it's also one of the best ways to steward what God has given you. And by doing this now, you'll be able to multiply what you have, give generously in the future, and manage your personal finances God's way.

RESPOND TO THE READING

1. Why does God want you to steward the wealth He blesses you with?

You were created to glorify and serve God, and everything you do with your wealth is an opportunity to honor Him. Gratitude for what Christ has done for you should also motivate you to do all you can to bring Him glory (Proverbs 3:9).

DISCUSS your student's answers together using this commentary as a guide. Encourage them to think through ways they can live out these truths on a daily basis.

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2. How do you view ownership? Do you think we really own anything we have? Why or why not?

Psalms 24:1 (NIV) says, “The earth is the Lord’s, and everything in it, the world, and all who live in it . . .” You owe your life and everything you own to God. But when you begin to think you own things, you take your focus off God and put it on yourself. Selfishness is one of the greatest enemies of stewardship. When you see your wealth as being from God, you can rest in His strength and provision, not in your own power (Deuteronomy 10:14, Job 41:11, James 3:14-16, Titus 1:7-9).

3. How does understanding stewardship and your responsibility affect your daily decisions?

When you look at your life through these lenses, you’ll be looking for ways to honor the Lord through your actions and thoughts. It helps you set your eyes on Him, rather than yourself, as the motivation for everything you do. This mindset automatically brings gratitude, joy, and humility. Scientists have proven that anxiety cannot exist at the same time as genuine gratitude. Proper stewardship keeps you from falling into the many traps of greed and desire (1 Corinthians 10:31, Colossians 3:17).

4. List some practical things you can do this week to honor the Lord with your finances.

Stewarding your finances takes focus and intentionality. Everything you are learning in this course will give you the wisdom to take control of your money, which ultimately honors God. Here are some practical ideas from this course that will help you exercise your stewardship muscles: Create a budget, cancel subscriptions you’re not using, give your tithes and offerings to your church, eat out less to save money, and give money to someone in need (just to name a few).

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